

**BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON, DC 20554**

In the Matter of)
Implementation of Section 621(a)(1) of)
The Cable Communications Policy Act) **MB Docket No. 05-311**
Of 1984 as Amended by the Cable)
Television Consumer Protection and)
Competition Act of 1992)

Comments from Gerri Detweiler

As one of the nation's leading experts on consumer credit, I offer my viewpoints on the need for cable competition in America. I have been featured in more than 1,500 interviews including CNN, The New York Times, Dateline, Readers Digest and the Today Show and I have testified before Congress on consumer credit topics. I currently host a live weekly Internet radio program:
www.wsRadio.com/EverydayWealth.

According to the Consumer Federation of America, cable prices have risen an average of 59% since 1996. That is far greater than the rate of inflation. More significantly, it is counter to the experience of other technology-based goods and services, many of which have decreased in price in this time period. The problem is the lack of competition in the cable market. As large cable corporations enjoy virtual monopolies in local markets, consumers are facing the typical consequences of monopolies – inflated prices, poor quality of goods and services, disappointing customer service and most importantly, nowhere to turn for an alternative.

I ask that policymakers do what they can to ensure that cable consumers will have a choice when it comes to their video services. According to the Consumers Union, only two percent of all Americans have a choice between two cable operations. This means that even the most cost-conscious and savvy shoppers cannot make a beneficial choice.

Consumer credit ratings are affected by the ability to pay monthly bills, such as cable bills, in full and on time. Competition will bring lower prices as companies seek to get and retain customers. These lower prices will give consumers a better chance to pay wholly and promptly, consequently improving their credit ratings.

Simplifying the franchising process in order to allow more competitors to enter the video services market is the best solution. Currently, new entrants to the video market have to negotiate franchise agreement on the local level, which means thousands of agreements around the country. These negotiations can take months or even sometimes years. Policymakers must step in and resolve this because consumers bear the financial burden while action is delayed.

As a consumer credit expert, I ask that you put consumers first and allow speedy and impartial access to video service providers. Consumers will immediately see lower prices, more choices and services, and better customer service, as they have in the few markets that competition is already being enjoyed.

Respectfully submitted,

By: Gerri Detweiler

February 13, 2006